

Information to identify the case:

Debtor 1	<u>Diane L. Rave</u>	Social Security number or ITIN	xxx-xx-3228
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-20604-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Diane L. Rave

7/6/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Diane L. Rave
Debtor

Case No. 22-20604-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 06, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2022:

Recip ID	Recipient Name and Address
db	+ Diane L. Rave, 1019 Tweed Street, Apt. 1, Pittsburgh, PA 15204-1629
15468531	+ MedExpress Urgent Care, P.A., 5201 Baum Blvd, Pittsburgh, PA 15224-2303

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 07 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 06 2022 23:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jul 06 2022 23:54:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 06 2022 23:54:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15468510	+ Email/Text: bk@avant.com	Jul 06 2022 23:54:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15468513	+ EDI: PHINGENESIS	Jul 07 2022 03:58:00	CB Indigo/GF, P.O. Box 4499, Beaverton, OR 97076-4499
15468514	Email/Text: cfcbackoffice@contfinco.com	Jul 06 2022 23:54:00	Celtic Bank/ContFinCo, 4550 New Linden Hill Road, Wilmington, DE 19808
15468518	Email/Text: cfcbackoffice@contfinco.com	Jul 06 2022 23:54:00	Continental Finance Company, Attn: Bankruptcy, P.O. Box 3220, Buffalo, NY 14240
15468517	Email/Text: cfcbackoffice@contfinco.com	Jul 06 2022 23:54:00	Continental Finance Company, Attn: Bankruptcy, P.O. Box 8099, Newark, DE 19714
15468538	Email/Text: cfcbackoffice@contfinco.com	Jul 06 2022 23:54:00	Tbom/Continental Finance, P.O. Box 8099, Newark, DE 19714
15468519	Email/Text: CCBANKRUPTCY@CORTRUSTBANK.COM	Jul 06 2022 23:54:00	CorTrust Bank, Attn: Bankruptcy, P.O. Box 7030, Mitchell, SD 57301
15468511	+ EDI: CAPITALONE.COM	Jul 07 2022 03:53:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15468512	+ EDI: CAPITALONE.COM	Jul 07 2022 03:53:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
15468515	+ EDI: WFNNB.COM	Jul 07 2022 03:53:00	Comenity Capital/Big Lots, P.O. Box 182120,

District/off: 0315-2

User: admin

Page 2 of 3

Date Rcvd: Jul 06, 2022

Form ID: 318

Total Noticed: 37

			Columbus, OH 43218-2120
15468516	+ EDI: WFNNB.COM	Jul 07 2022 03:53:00	Comenity/Big Lots, Attn: Bankruptcy Dept., P.O. Box 182125, Columbus, OH 43218-2125
15468520	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 06 2022 23:57:54	Credit One Bank, Attn: Bankruptcy Dept., P.O. Box 98873, Las Vegas, NV 89193-8873
15468521	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 06 2022 23:57:45	Credit One Bank N.A., P.O. Box 98872, Las Vegas, NV 89193-8872
15468522	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 06 2022 23:57:45	Credit One Bank N.A., P.O. Box 98875, Las Vegas, NV 89193-8875
15468530	+ EDI: CITICORP.COM	Jul 07 2022 03:53:00	Macys/FDSB, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15468523	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 06 2022 23:54:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15468525	+ EDI: AMINFOFP.COM	Jul 07 2022 03:58:00	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
15468524	+ EDI: AMINFOFP.COM	Jul 07 2022 03:58:00	First Premier Bank, Attn: Bankruptcy, P.O. Box 5524, Sioux Falls, SD 57117-5524
15468526	+ EDI: PHINGENESIS	Jul 07 2022 03:58:00	Genesis Credit/Celtic Bank, Attn: Bankruptcy, P.O. Box 4477, Beaverton, OR 97076-4401
15468527	+ EDI: PHINGENESIS	Jul 07 2022 03:58:00	Genesis FS Card Services, Attn: Bankruptcy, P.O. Box 4477, Beaverton, OR 97076-4401
15468528	+ EDI: AGFINANCE.COM	Jul 07 2022 03:53:00	Household Finance Co/OneMain Financial, Attn: Bankruptcy, P.O. Box 3251, Evansville, IN 47731-3251
15468533	Email/Text: ml-ebn@missionlane.com	Jul 06 2022 23:54:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15468529	+ EDI: CITICORP.COM	Jul 07 2022 03:53:00	Macys/DSNB, P.O. Box 6789, Sioux Falls, SD 57117-6789
15468532	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 06 2022 23:54:00	Mercury/FB&T, Attn: Bankruptcy, P.O. Box 84064, Columbus, GA 31908-4064
15468534	+ EDI: AGFINANCE.COM	Jul 07 2022 03:53:00	One Main, P.O. Box 1010, Evansville, IN 47706-1010
15469347	EDI: PENNDEPTREV	Jul 07 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15469347	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 06 2022 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15468535	+ Email/Text: bkenotice@rushmorelm.com	Jul 06 2022 23:54:00	Rushmore Loan Mgmt Srvc, Attn: Bankruptcy, P.O. Box 55004, Irvine, CA 92619-5004
15468537	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 06 2022 23:54:00	TBOM/Atls/Aspire, P.O. Box 105555, Atlanta, GA 30348-5555
15468539	+ EDI: PHINGENESIS	Jul 07 2022 03:58:00	TBOM/Milestone, P.O. Box 4499, Beaverton, OR 97076-4499
15468536	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 06 2022 23:54:00	Tbom/Atls/Aspire, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555
15468540	+ Email/Text: bankruptcydepartment@tsico.com	Jul 06 2022 23:54:00	Transworld Sys Inc/51, Attn: Bankruptcy, P.O. Box 15630, Wilmington, DE 19850-5630
15468541	+ Email/Text: bankruptcydepartment@tsico.com	Jul 06 2022 23:54:00	Transworld Sys Inc/51, P.O. Box 15273, Wilmington, DE 19850-5273

TOTAL: 37

District/off: 0315-2

User: admin

Page 3 of 3

Date Rcvd: Jul 06, 2022

Form ID: 318

Total Noticed: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Trust, National Association not in its
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Trust National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2021-1 bnicholas@kmlawgroup.com
Brian J. Bleasdale	on behalf of Debtor Diane L. Rave bleasdb@yahoo.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey J. Sikirica	trusteesikirica@zoominternet.net PA59@ecfcbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6